

Payment Network Pass-Through Fee Schedule

Effective July 2020

This Payment Network Pass-Through Fee Schedule is accurate as of the effective date printed herein. Pass-through fees are fees charged by the payment networks that Wells Fargo Merchant Services passes through to you. The payment networks may change their fees at any time, at their sole discretion, and you will be responsible for paying the pass-through fees in effect on the date of the subject transaction. You may obtain a printed copy of this fee schedule by calling Customer Service at 1-800-451-5817 and requesting that a copy be mailed or faxed to you.

■ = New fee / Fee definition | ▼ = Rate or fee decrease | ▲ = Rate or fee increase

Visa®	Statement descriptor	Rate	Fee definition
Visa US Acquirer Service Fee (Assessments) Credit	Visa Assessment Fee Credit	0.14%	Assessed to all Visa credit sale transactions.
Visa US Acquirer Service Fee (Assessments) Debit and Prepaid	Visa Assessment Fee DB	0.13%	Assessed to all Visa debit and prepaid sale transactions.
Visa International Service Fee – Base	Visa Intl Service Fee – Base	1.00%	Applies to any transaction in which merchant’s country of domicile differs from the country where the card was issued and the transaction was settled in USD.
Visa International Service Fee – Enhanced	Visa Intl Service Fee – Enh	1.40%	Applies to any transaction in which merchant’s country of domicile differs from the country where the card was issued and the transaction was not settled in USD.
Visa International Acquirer Fee (IAF) ■	VS Intl Acq Fee ■	0.45% ■	Applies to any Visa credit sale transaction in which the merchant is located in the U.S. and the issuer or cardholder is not located in the U.S. ■
Visa International Acquirer Fee - High Risk MCCs ■	VS Intl Acq Fee High Risk ■	0.45% ■	Applies to any Visa credit sale transaction in which the merchant is located in the U.S. and the issuer or cardholder is not located in the U.S. Will only apply to merchants classified as Direct Marketing - Travel Related Arrangement Services (MCC 5962), Direct Marketing - Outbound Telemarketing Merchants (MCC 5966) and Direct Marketing - Inbound Telemarketing Merchants (MCC 5967). ■
Visa Authorization Processing Fee (APF) – Variable Credit – U.S.	Acquirer Processor Fee Credit	\$0.0195	Applies to all Visa-branded credit authorizations acquired in the U.S. where the issuer or cardholder is located in the U.S. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals.
Visa Authorization Processing Fee (APF) Variable Credit – International	VI Ntwk Acq Proc Fee Intl CR	\$0.0395	Applies to all Visa-branded credit authorizations acquired in the U.S. where the issuer or cardholder is not located in the U.S. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals.

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Visa®	Statement descriptor	Rate	Fee definition
Visa Authorization Processing Fee (APF) – Variable Debit – U.S.	Acquirer Processor Fee DB/PP	\$0.0155	Applies to all Visa-branded Non-PIN Debit (DB) and Prepaid (PP) authorizations acquired in the U.S. where the issuer or cardholder is located in the U.S. This fee will not apply to Zero Dollar Verification messages or Non-PIN Debit and Prepaid authorization reversals.
Visa Authorization Processing Fee (APF) Variable Debit – International	VI Ntwk Acq Proc Fee Intl D/P	\$0.0355	Applies to all Visa-branded Non-PIN Debit (DB) and Prepaid (PP) authorizations acquired in the U.S. where the issuer or cardholder is not located in the U.S. This fee will not apply to Zero Dollar Verification messages or Non-PIN Debit and Prepaid authorization reversals.
Visa Credit Voucher Data Processing Fee – Credit – U.S.	VI Base CR Voucher Fee CR	\$0.0195	Applies to all Visa-branded credit return transactions acquired in the U.S. where the issuer or cardholder is located in the U.S.
Visa Credit Voucher Data Processing Fee-Credit – International	VI Base II CR Vcher Fee Intl CR	\$0.0395	Applies to all Visa-branded credit return transactions acquired in the U.S. where the issuer or cardholder is not located in the U.S.
Visa Credit Voucher Data Processing Fee – Debit/Prepaid – U.S.	VI Base CR Voucher Fee DB/PP	\$0.0155	Applies to all Visa-branded debit and prepaid return transactions acquired in the U.S. where the issuer or cardholder is located in the U.S.
Visa Credit Voucher Data Processing Fee – Debit/Prepaid – International	VI Base II CR Vcher Fee Intl D/P	\$0.0355	Applies to all Visa-branded debit and prepaid return transactions acquired in the U.S. where the issuer or cardholder is not located in the U.S.
Visa Zero Dollar Verification with AVS	Visa Zero Amt & AVS Fee	\$0.025	Applies to Zero Dollar Verification messages (approved and declined) which include the verification of the card account number, address verification (through the Address Verification Service), Card Verification Value 2 (CVV2) and Single Message System (SMS) acquired Account Verification authorizations. The Visa Misuse of Authorization Fee does not apply to these requests.
Visa Zero Dollar Verification	Visa Zero Amt Fee	\$0.025	Applies to Zero Dollar Verification messages (approved and declined) which include the verification of the card account number, Card Verification Value 2 (CVV2) and Single Message System (SMS) acquired Account Verification authorizations. The Visa Misuse of Authorization Fee does not apply to these requests.

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Visa Misuse of Authorization	Visa Misuse of Auth Fee	\$0.09	Assessed to approved or partially-approved electronic estimated authorizations that cannot be matched to a settled purchase transactions within 10 calendar days or electronically reversed within 7 calendar days for the following merchant types: Local/Suburban Commuter Passenger Transportation, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), Boat Rentals and Leasing (MCC 4457), Trailer Parks and Campgrounds (MCC 7033), Equipment-Tool, Furniture and Appliance Rental and Leasing (MCC 7394), Motor Home and Recreational Vehicle Rentals (MCC 7519) and Recreational Services Not Elsewhere Classified (MCC 7999).
			Assessed to approved or partially-approved electronic estimated authorizations that cannot be matched to a settled purchase transactions within 30 calendar days or electronically reversed within 30 calendar days for the following merchant types: Car Rental Agencies (MCC 3351-3500, 7512), Lodging-Hotel, Motels and Resorts (MCC 3501-3999, 7011), Steamship and Cruise Lines (MCC 4411) and Truck and Utility Trailer Rentals (MCC 7513).
			Assessed to approved or partially-approved electronic estimated authorizations that cannot be matched to a settled purchase transactions within 10 calendar days or electronically reversed within 1 calendar day for card present, 3 calendar days for card not present for the following merchant types: Taxicabs and Limousines (MCC 4121), Eating Places and Restaurants (MCC 5812), Drinking Places-Alcoholic Beverages (MCC 5813) and Amusement Parks, Circuses, Carnivals and Fortune Tellers (MCC 7996).
			Assessed to approved or partially-approved electronic authorizations that cannot be matched to a settled purchase transactions within 10 calendar days or electronically reversed within 1 calendar day for card present, 3 calendar days for card not present for all merchant types.
Visa Zero Floor Limit	Visa Zero Floor Limit Fee	\$0.20	Assessed on settled purchase transactions that cannot be matched to previously approved or partially-approved electronic authorizations.

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Visa®	Statement descriptor	Rate	Fee definition
Visa Transaction Integrity Fee	VI – Transaction Integrity Fee	\$0.10	Applies to Visa card transactions that do not request Custom Payment Service (CPS) participation or fail CPS qualification. This fee will apply to U.S. domestic transactions.
Visa Fixed Acquirer Network Fee (FANF)	Visa Network Fee CP	Varies	Customer Present: A monthly fee that will be assessed at the federal taxpayer identification number (TIN) level and is based on merchant's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present. This fee will be billed in the month after it is incurred. Please review the document entitled <i>Wells Fargo Fixed Acquirer Network Fee for Merchants Accepting Visa Payments</i> at wellsfargo.com/visanetworkfee .
Visa Fixed Acquirer Network Fee (FANF)	Visa Network Fee CNP	Varies	Customer Not Present/Merchant Aggregators/Fast Food Restaurants: A monthly fee that will be assessed at the federal taxpayer identification number (TIN) level and is based on merchant's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present. This fee will be billed in the month after it is incurred. Please review the document entitled <i>Wells Fargo Fixed Acquirer Network Fee for Merchants Accepting Visa Payments</i> at wellsfargo.com/visanetworkfee .
Visa Partial Authorization Non-Participation Fee	Visa Partial Auth NP Trans Fee	\$0.01	Applies to Visa and Interlink Automated Fuel Dispenser (MCC 5542) transactions where the Partial Authorization Indicator = 0 (partial authorization not supported) or is missing.
Visa Base II System File Transmission Fee	VI Base II System File Fee	\$0.0018	Assessed to all Visa transactions, including sales, returns, reversals, chargebacks, and reversed chargebacks.
Dispute Image Fee Visa DMS	Dispute Image Fee Visa DMS	\$1.00	Applies to each dispute when supporting documents or images are electronically delivered to Visa.
Merchant Response Fee Day 1-20 Visa DMS for Credit/Signature Debit	NW Merch Rsp Day 1-20 Visa DMS	\$1.05	Applies when you question or challenge a dispute claim within 20 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).
Merchant Response Fee Day 1-20 Visa SMS for PIN Debit	NW Merch Rsp Day 1-20 Visa SMS	\$1.05	Applies when you question or challenge a dispute claim within 20 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).
Merchant Response Fee Day 21-25 Visa DMS for Credit/Signature Debit	NW Merch Rsp Day 21-25 Visa DMS	\$1.35	Applies when you question or challenge a dispute claim within 21 – 25 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).
Merchant Response Fee Day 21-25 Visa SMS for PIN Debit	NW Merch Rsp Day 21-25 Visa SMS	\$1.35	Applies when you question or challenge a dispute claim within 21 – 25 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).
Merchant Response Fee Day 26-30 Visa DMS for Credit/Signature Debit	NW Merch Rsp Day 26-30 Visa DMS	\$1.65	Applies when you question or challenge a dispute claim within 26 – 30 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).
Merchant Response Fee Day 26-30 Visa SMS for PIN Debit	NW Merch Rsp Day 26-30 Visa DMS	\$1.65	Applies when you question or challenge a dispute claim within 26 – 30 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).

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Visa®	Statement descriptor	Rate	Fee definition
Visa Late Accept 21-25 Days DMS for Credit/Signature Debit	NW Late Acpt Day 21-25 Visa DMS	\$0.50	Applies whenever you accept a dispute claim as is without a response within 21 – 25 calendar days of the initial dispute date.
Late Accept Day 21-25 Interlink SMS for PIN Debit	NW Late Acpt Day 21-25 Visa DMS	\$0.50	Applies whenever you accept a dispute claim as is without a response within 21 – 25 calendar days of the initial dispute date.
Visa Late Accept 26-30 Days DMS for Credit/Signature Debit	NW Late Acpt Day 26-30 Visa DMS	\$0.75	Applies whenever you accept a dispute claim as is without a response within 26 – 30 calendar days of the initial dispute date.
Late Accept Day 26-30 Interlink SMS for PIN Debit	NW Late Acpt Day 26-30 Visa DMS	\$0.75	Applies whenever you accept a dispute claim as is without a response within 26 – 30 calendar days of the initial dispute date.
Visa No Acceptance DMS for Credit/Signature Debit	NW No Acceptance Visa DMS	\$0.75	Applies whenever you do not respond to a dispute claim (automatically applies at 31 calendar days).
No Acceptance Interlink SMS for PIN Debit	NW No Acceptance Interlink SMS	\$0.75	Applies whenever you do not respond to a dispute claim (automatically applies at 31 calendar days).
Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Acquirer Brand Volume (Assessments)	Mastercard Assessment Fee	0.1375%	Assessed to all Mastercard sale transactions. This fee is comprised of the Mastercard Acquirer Brand Volume Fee of 0.13% and the Mastercard Annual Acquirer License Fee of 0.0075%.
Mastercard Acquirer Brand Volume (Assessments) – Consumer Credit and Commercial transactions greater than or equal to \$1000 USD only	MC Assessmnt Tran Amt >=\$1K	0.01%	Assessed to all Mastercard Consumer Credit and Commercial sales transactions greater than or equal to \$1,000 USD.
Mastercard Digital Enablement Fee	MC Digital Enablement	0.01%	Assessed on all Mastercard card not present sale transactions.
Mastercard US Cross Border USD	US Cross Border Fee	0.60%	Applies to any transaction in which merchant’s country of domicile differs from the country where the card was issued and the transaction was settled in USD.
Mastercard US Cross Border non-USD	US Cross Border Fee, Non USD	1.00%	Applies to any transaction in which merchant’s country of domicile differs from the country where the card was issued and the transaction was not settled in USD.
Mastercard Global Acquirer Fee (GAF) ■	MC Global Acq Fee ■	0.85% ■	Applies to any Mastercard sale transaction in which the merchant is located in the U.S. and the issuer or cardholder is not located in the U.S. ■
Mastercard Network Access Brand Usage (NABU) – Authorization	MC Network Access Auth Fee	\$0.0195	Assessed on each authorization record from U.S. merchants for U.S. cardholders. Collection Only and Return/Credit transactions do not have authorization records, therefore this fee will not apply to such transactions.

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Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Network Access Brand Usage (NABU) – Settlement	MC Ntwrk Access Settlement Fee	\$0.0195	Assessed on each Collection Only and Return/Credit settled transaction. This fee applies to transactions from U.S. merchants for U.S. cardholders.
Mastercard Account Status Inquiry Service Fee – Intraregional	MC Acct Status Inq Svc Intrare	\$0.025	Applies to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are in the same region.
Mastercard Account Status Inquiry Service Fee – Interregional	MC Acct Status Inq Svc Interre	\$0.03	Applies to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are not in the same region.
Mastercard Transaction Processing Excellence Fee – Pre Authorization	MC Proc Int Pre Auth	\$0.045	Applies to pre authorizations that are not fully reversed or cleared within 30 calendar days of the authorization date.
Mastercard Transaction Processing Excellence Fee – Undefined Authorization	MC Proc Int Undef Auth	\$0.045	Applies to undefined authorizations that are not fully reversed or cleared within 7 calendar days of the authorization date.
Mastercard Transaction Processing Excellence Fee – Final Authorization	MC Proc Int Final Auth	0.25% (\$0.04 minimum)	Applies to final authorizations that are not fully reversed or cleared within 7 calendar days of the authorization date or when the final authorization amount does not equal the clearing amount or when the final authorization currency code does not match the clearing currency code.
Mastercard Transaction Processing Excellence Fee – Excessive Authorizations	MC TPE Excessive Auth US	\$0.10	Applies to authorization attempts after 20 previously issuer declined attempts on the same account number within a 24-hour period.
Mastercard Transaction Processing Excellence Fee – Nominal Authorizations	MC TPE Nominal Auth US	\$0.045	Applies only to approved nominal amount authorizations (not declined authorization attempts) with a subsequent reversal for transactions under 1 full unit of currency or the equivalent of USD 1. This will apply to Card Not Present transactions only.
Mastercard Transaction Processing Excellence Fee – Detail Reporting	MC PIF Detail Report	\$0.012	Applies to any authorization that generates a transaction processing excellence fee for pre-authorizations, final authorizations, undefined authorizations or excessive authorizations.
Mastercard Global Wholesale Travel Transaction Program B2B Acquirer Fee	MC Global Wholesale Travel B2B Fee	1.57%	Applies to all sale transactions where the Mastercard card product is Mastercard B2B (MBS). Eligible merchants include Hotels (MCC 3501-3999, 7011), Passenger Railway (MCC 4112), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), Airlines (MCC 3000-3350, 4511), Cruise Lines (MCC 4411), Bus Lines (MCC 4131), Airports, Airport Terminals and Flying Fields (MCC 4582), Travel Agencies and Tour Operators (MCC 4722), Direct Marketing-Travel Related (MCC 5962), Real Estate Agents and Managers (MCC 6513), Recreational and Sporting Camps (MCC 7032), Campgrounds and Trailer Parks (MCC 7033), Timeshares (MCC 7012), Health and Beauty Spas (MCC 7298), Tourist Attractions and Exhibits (MCC 7991), Country Clubs, Membership Clubs and Private Golf Courses (MCC 7997), Recreational Services – Not elsewhere classified (MCC 7999). Transactions assessed this fee will not be assessed the following fees: Mastercard Acquirer Brand Volume, Mastercard US Cross Border USD, Mastercard US Cross Border non-USD, and Mastercard Network Access Brand Usage.

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Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Global Freight Program Fee	MC Freight Prgm Fee	0.50%	Applies to all sale transactions where the Mastercard card product is Mastercard Enterprise Solutions (MES). Eligible merchants include Airlines (MCC 3000-3350, 4511), Railroads and Freight (MCC 4011), Motor Freight Carriers, Trucking – Long Distance, Moving and Storage Companies, Local Delivery (MCC 4214), Courier Services – Air and Ground, Freight Forwarders (MCC 4215), Transportation Services – Not Elsewhere Classified (MCC 4789), Passenger Railways (MCC 4112), Transportation – Suburban and Local Commuter Passenger, Including Ferries (MCC 4111), Other Services Not Elsewhere Classified (MCC 7299), Tax Payments (MCC 9311), Postal Services – Government Only (MCC 9402), Government Services Not Elsewhere Classified (MCC 9399). Tourist Attractions and Exhibits (MCC 7991), Country Clubs, Membership Clubs and Private Golf Courses (MCC 7997), Recreational Services – Not elsewhere classified (MCC 7999). Transactions assessed this fee will not be assessed the following fees: Mastercard Acquirer Brand Volume, Mastercard US Cross Border USD, Mastercard US Cross Border non-USD, and Mastercard Network Access Brand Usage.
Mastercard 3-D Secure 1.0 Transaction Fee	SecureCode for MC Trans	\$0.05 ▲	Applies to all Mastercard 3-D Secure 1.0 (3DS1) verification attempts.
Mastercard 3-D Secure 2.0 Transaction Fee	MC Identity Check 2.0 Fee	0.01% (\$0.10 cap) ■	Applies to all Mastercard 3-D Secure 2.0 (3DS2) verification attempts.
Mastercard Merchant Location Fee	MC Merch Monthly Location	\$1.25	Applies to each merchant location that accepts card transactions using the Mastercard network. The fee does not apply to merchant locations with less than \$200.00 in Mastercard gross monthly volume, Charitable Organizations (MCC 8398), or Religious Organizations (MCC 8661).
Dispute Case Fee MC DMS	Dispute Case Fee MC DMS	\$1.35	Applies to each incoming dispute claim initiated by Mastercard or the card issuer.
Dispute Image Fee MC DMS	Dispute Image Fee MC DMS	\$0.20	Applies to each dispute when supporting documents or images are electronically delivered to MasterCard.
Mastercard Pre-Arbitration Acceptance Fee ■	NW MC Pre Arbitration Acpt Fee ■	\$5.00 ■	Applies to all incoming pre-arbitration disputes where a merchant has accepted responsibility. ■
Mastercard Dispute Case Ruling Fee ■	NW Case Ruling Fee MC DMS ■	\$400.00 ■	The fee is comprised of the Mastercard Filing Fee (\$150.00) and the Mastercard Administrative Fee (\$250.00) and applies to any filed Arbitration case or filed Compliance case where Mastercard has ruled in favor of the issuing bank. ■
Maestro Dispute Case Ruling Fee ■	NW Case Ruling Fee Maestro SMS ■	\$400.00 ■	The fee is comprised of the Maestro Filing Fee (\$150.00) and the Maestro Administrative Fee (\$250.00) and applies to any filed Arbitration case or filed Compliance case where Maestro has ruled in favor of the issuing bank. ■

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Discover®	Statement descriptor	Rate	Fee definition
Discover Assessments	Discover Dues/Assessment Fee	0.13%	Assessed to all Discover Network Card sale transactions.
Discover Data Usage Fee	Discover Data Usage Fee	\$0.0195	Assessed to all Discover Network Card sales transactions.
Discover International Service Fee	Discover Intl Service Fee	0.80%	Assessed on the amount of card sales (excluding cash over) conducted at a merchant location in the U.S. where the domicile of the card issuer used in the card sale is a country other than the U.S.
American Express®	Statement descriptor	Rate	Fee definition
American Express Network Fee	Amex Assessment Fee	0.15%	Assessed to all American Express sale transactions.
American Express Technical Specification Non-Compliance Fee	Amex Non-Compliance Fee	0.75%	Determined solely by American Express and is applicable, but not limited to, an electronic authorization that is not obtained at the time of sale or a merchant using a non-compliant POS device.